

Application Number 09/577,101
Amendment And Response To First Office Action

IN THE CLAIMS

Please cancel claims 1-18. ✓

Please add the following new claims:

19. A method of quoting, issuing, and administering insurance

coverage for a client, comprising:

A. receiving and storing in a database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

A2 B. using at least some of said initial information, and in a quotation module:

(i) processing the initial information to generate a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said database; and

(iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said database; and

Application Number 09/577,101
Amendment And Response To First Office Action

C. using information stored in said database, administering the insurance policy by:

(i) supplying information stored in said database to a renewal module that is programmed to automatically renew the insurance policy by:

a. calculating at least one of the anniversary date of the insurance policy and the renewal date of the insurance policy; and

b. if the anniversary date is within a predetermined number of days of the renewal date, updating a policy renewal status, and supplying a renewal rate to the renewal module; and

(ii) updating the insurance policy by replacing the premium rate with the renewal rate in said database.

20. The method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the client.

21. The method of claim 19, wherein receiving approval of the proposal comprises receiving approval of the proposal from the insurance company.

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Application Number 09/577,101
Amendment And Response To First Office Action

22. The method of claim 19, wherein updating the insurance policy further comprises generating a notification to notify the client of the renewal rate, and receiving acceptance of the renewal rate.

23. The method of claim 19, wherein administering the insurance policy further comprises:

supplying at least some of the initial information and the output parameters stored in said database to a billing module, and further:

calculating a billing date based at least in part on at least some of the initial information and the output parameters stored in said database;

generating a bill request based at least in part upon the billing date;

searching a billing table to determine whether a previous bill having the same billing data has been issued;

if no previous bill having the same billing data has been issued, then generating a new bill based at least in part on at least some of the initial information and the output parameters from the client record; and

creating a billing record in the billing table, the billing record based at least in part upon the new bill.

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Application Number 09/577,101
Amendment And Response To First Office Action

24. The method of claim 23, wherein if a previous bill having the same billing data has been issued, then generating a duplicate of the previous bill.

25. The method of claim 23, further comprising supplying information stored in said database to a premiums module, and further:

electronically receiving premium data that indicates that a premium associated with a billing record has been received; and
updating a premium status in the billing record to indicate that the premium has been received.

26. The method of claim 25, further comprising validating the premium data using the premiums module.

27. The method of claim 25, further comprising supplying information stored in said database to a commissions module that is programmed to calculate commissions based at least in part upon the premium status, and performing said calculation using said module.

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***Application Number 09/577,101
Amendment And Response To First Office Action***

28. The method of claim 19, further comprising:

supplying information stored in said database to a document generation module that is programmed to automatically generate necessary documentation relating to said insurance coverage; and

with the document generation module, producing documents relating to said insurance coverage.

29. The method of claim 19, wherein supplying a renewal rate

comprises calculating the renewal rate.

30. The method of claim 29, wherein calculating the renewal rate

comprises calculating the renewal rate based on revised underwriting data.

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Application Number 09/577,101
Amendment And Response To First Office Action

31. A method of quoting, issuing, and administering insurance coverage for a client, comprising:

A. receiving and storing in a database initial information regarding the client, the initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. using at least some of the initial information in a quotation module:

(i) processing the initial information to generate a proposal, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

(ii) storing the initial information and the output parameters in said database; and

(iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said database; and

C. administering the insurance policy, including tracking billing and premiums payment status, further including supplying information stored in the database to a plurality of modules that are programmed to automatically generate and store information in said database in order to administer the insurance policy without duplicative entry of information that has been previously stored in said database.

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32. The method of claim 31, wherein supplying information regarding the insurance coverage to a plurality of modules comprises supplying information regarding the insurance coverage to at least some of the following modules: a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions module; and a document generation module.

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33. A data processing system for quoting, issuing, and administering insurance coverage for a client, comprising:

A. at least one user interface for receiving initial information relating to at least some of the following input parameters: employer; industry; effective date; estimated covered lives; actuarial data; prior carrier; and desired coverage;

B. a database adapted to store said initial information and other information relating to said coverage through at least part of the term of such coverage;

C. a quotations module that is programmed to:

(i) process at least some of the initial information to generate a proposal for consideration by said client, wherein generating the proposal includes calculating at least some of the following output parameters: premium rate; plan information; actual effective date; billing period; and coverage information;

Application Number 09/577,101
Amendment And Response To First Office Action

(ii) store the initial information and the output parameters in said database; and

(iii) upon receiving approval of the proposal, generating an insurance policy based at least in part upon the initial information and the output parameters stored in said database; and

D. a renewal module that is adapted to:

(i) calculate, using information stored in said database, at least one of the anniversary date of the insurance policy and the renewal date of the insurance policy; and

(ii) if the anniversary date is within a predetermined number of days of the renewal date, update a policy renewal status, and supply a renewal rate to the renewal module; and

(iii) update the insurance policy by replacing the premium rate with the renewal rate in said database.

34. The data processing system of claim 33, further comprising presentation functionality for reporting output information corresponding to the information regarding the insurance coverage.

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Application Number 09/577,101
Amendment And Response To First Office Action

35. The data processing system of claim 33, further comprising a billing module for generating and tracking bills; a premiums module for tracking premiums due and premiums received; a commissions module; and a document generation module, all of which use at least some of said information in said database.

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36. The data processing system of claim 35, wherein the billing module is programmed to:

calculate a billing date based on initial information and output parameters stored in said database;

generate a bill request based at least in part upon the billing date;

search a billing table to determine whether a previous bill having the same billing data has been issued;

if no previous bill having the same billing data has been issued, then generate a new bill based at least in part on at least some of the initial information and the output parameters from said database; and

create a billing record in the billing table, the billing record based at least in part upon the new bill.

Application Number 09/577,101
Amendment And Response To First Office Action

37. The data processing system of claim 35, wherein the premiums module is programmed to:

electronically receive premium data that indicates that a premium associated with a billing record has been received; and

update a premium status in the billing record to indicate that the premium has been received.

38. The data processing system of claim 35, wherein the commissions module is programmed to calculate commissions based at least in part upon premium status.

39. The data processing system of claim 35, wherein the document generation module is programmed to automatically generate necessary documentation relating to said insurance coverage, and with the document generation module, to produce documents relating to said insurance coverage.

I. INTRODUCTION

This is a full response to the Office Action mailed November 6, 2002. The undersigned attorney thanks Examiner Bleck for a careful review of this patent application. Prior to entry of this amendment and response, claims 1-18 were pending in this application. Claims 1-18 have been rejected under 35 U.S.C. § 103 in view of the cited references. The Examiner has also objected to and/or identified informalities in the Abstract.

By the present response, the Abstract is amended, claims 1-18 are cancelled, and claims 19-39 are added. The Examiner is respectfully requested to reconsider the application in view of the amendments and associated remarks set forth below, which establish that claims 19-39 are directed to patentable subject matter.

II. SUMMARY OF AMENDMENTS

The amendments to the application are fully supported in the original Specification. No new subject matter has been added.

In the Specification

The Abstract has been amended to address the objections in the Office Action at page 2, paragraph 2.

In the Claims

New claims 19-39 have been added to set forth the most commercially valuable aspects of the invention.

III. CLAIM REJECTIONS

A. 35 U.S.C. § 103

Claims 1-18 have been canceled; therefore the rejections to those claims are believed moot.

Application Number 09/577,101
Amendment And Response To First Office Action

IV. NEW CLAIMS

A. Claims 19 through 30

Neither of the cited references disclose, teach, or suggest the limitations of the inventions of claims 19 – 30. For instance, independent claim 19 recites “supplying information stored in said database to a renewal module that is programmed to automatically renew the insurance policy.” Neither *Luchs et al.* or *Tyler et al.* discloses a module that is programmed to automatically renew the insurance policy.

Claims 20-30 present additional patentably distinct limitations. Claims 20-30 also depend from claim 19, and are patentable for at least this additional reason.

B. Claims 31 and 32

Independent claim 31 recites “administering the insurance policy, including tracking billing and premiums payment status.” Neither *Luchs et al.* or *Tyler et al.* discloses, teaches, or suggests tracking billing and premiums payment status. Claim 32 presents additional patentably distinct limitations. Claim 32 also depends from claim 31, and is patentable for at least this additional reason.

C. Claims 33 through 39

Neither of the cited references disclose, teach, or suggest the limitations of the inventions of claims 33 – 39. Independent claim 33 recites:

[A] renewal module that is adapted to: (i) calculate, using information stored in said database, at least one of the anniversary date of the insurance policy and the renewal date of the insurance policy; and (ii) if the anniversary date is within a predetermined number of days of the renewal date, update a policy renewal status, and supply a renewal rate to the renewal module; and (iii) update the insurance policy by replacing the premium rate with the renewal rate in said database.

***Application Number 09/577,101
Amendment And Response To First Office Action***

Claims 34-39 present additional patentably distinct limitations. Claims 34-39 also depend from claim 33, and are patentable for at least this additional reason.